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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/091,000	03/04/2002	Robert Degen	20375-008700	6763

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EXAMINER
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SHERR, CRISTINA O

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 07/26/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	Application No. 10/091,000	Applicant(s) DEGEN ET AL.	
	Examiner Cristina Owen Sherr	Art Unit 3621	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 04 March 2002.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-27 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-27 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)  | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date <u>7/08/02, 6/26/03</u> . | 6) <input type="checkbox"/> Other: _____  |

### **DETAILED ACTION**

1. This communication is in response to the application filed March 4, 2002. Claims 1-2 have been examined in this case.

#### ***Information Disclosure Statement***

2. The information disclosure statements (IDS) submitted on July 18, 2002 and June 30, 2003 are in compliance with the provisions of 37 CFR 1.97. Accordingly, the examiner is considering the information disclosure statements.

#### ***Specification***

3. The specification has not been checked to the extent necessary to determine the presence of all possible minor errors. Applicant's cooperation is requested in correcting any errors of which applicant may become aware in the specification.

#### ***Claim Rejections - 35 USC § 103***

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tetro et al (US 6,095,413) in view of Murad et al (US 6,526,389).
6. Tetro discloses a method for evaluating electronic value transfers, the method comprising: receiving a plurality of money transfer requests, wherein the money transfer requests include a first sender identification associated with a first money transfer

request and at least a second sender identification associated with a second money transfer request (e.g. col 4 ln 30-40).

7. Murad discloses electronically storing records of requests; performing an analysis of the records, wherein the analysis indicates the first sender identification and the second sender identification are related; creating a reference designator, wherein the reference designator is associated with the first sender identification and the second sender identification; and searching the records of the requests according to a specified criteria to determine if any of the requests associated with the reference designator are suspect money transfer requests; and flagging any suspect requests (e.g. col 1 ln 35-60). Although Murad specifically describes analyzing customer behavior in the context of telecommunications, such analysis is logically applicable to any kind of remote transaction, including money transfer requests such as in the instant application.

8. Regarding claims 2- 3 –  
Tetro discloses the method of claim 1, wherein the analysis comprises a hierarchical comparison of the first sender identification with the second sender identification; and wherein hierarchical comparison comprises a sequential process where customer identification data is compared with stored data. Examples of such data are name, address, zip code, and social security number (e.g. col 3 ln 10-40). Any such biometric data may be used, as the data itself is nonfunctional and choosing a social security number rather than a driver's license number, for example, does not change the invention itself.

9. Regarding claim 4 –

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Murad discloses an analysis comprising: an iterative learning of a reliable factor for identifying suspect requests; and updating the hierarchical comparison to incorporate the reliable factor (e.g. col 2 ln 5-20).

10. Regarding claim 5 –

Tetro discloses a method wherein the first sender identification is selected from a group consisting of a sender name, a sender number, an agent number, a sending data, a sending location, a sender phone number, a sending time, a sending message, and a sending amount. (e.g. col 3 ln 10-40). Any such biometric data may be used, as the data itself is nonfunctional and choosing a social security number rather than a driver's license number, for example, does not change the invention itself.

11. Regarding claims 6-9 –

Murad discloses the method wherein the flagging any suspect money transfer requests comprises identifying the reference designator as a known suspect user, the method further comprising: searching the records to determine if any of the money transfer requests are either initiated or received by the known suspect user; wherein the searching is done in real-time and wherein the known suspect user is identified in real-time; wherein the flagging any suspect money transfer requests comprises identifying the reference designator as a known suspect user, the method further comprising: determining that transfers of a known suspect user are legitimate, and identifying the known suspect user as a known legitimate user, wherein monitoring of money transfers associated with the known legitimate user are reduced' the method further comprising: parsing the money transfer requests, wherein the records of the money transfer

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requests are stripped of data that is not necessary to detecting suspect money transfers (e.g. col 1 ln 30-60).

12. Regarding claims 10-15 –

Tetro discloses a method wherein a first receiver identification is associated with the first money transfer request and a second receiver identification is associated with the second money transfer request, and wherein the analysis utilizes at least one of the first and second sender identifications; and at least one of the first and second receiver identifications; wherein the first receiver identification is selected from a group consisting of a receiver name, a receiver number, an agent number, a receiver data, a receiving location, a receiver phone number, a receiving time, a receiver language, a receiver message, and a receiving amount.; wherein the reference designator is further associated with one or both of the first receiver identification and the second receiver identification; wherein the reference designator is maintained on a first database and the records are maintained on a second database, whereby a performance impact of the method upon a money transfer system under evaluation is reduced.; wherein the searching the records is done in a batch mode at an off-peak time for the money transfer system; wherein the suspect money transfer requests are selected from a group consisting of a transfer from a first sender to a second sender followed within a specified period by a transfer from the second sender to the first sender; (b) a group of transfers from a sender to a group of receivers, wherein the aggregate amount of the group of transfers exceeds a specified level; one or more transfers from a sender to a receiver, wherein the aggregate amount of the one or more transfers exceeds a

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specified level; a group of transfers from a group of senders to a receiver, wherein the aggregate amount of the group of transfers exceeds a specified level; two transfers from a first sender to a second sender that are followed within a specified period by corresponding transfers from the second sender to a receiver; two or more transfers from a sender to a receiver, wherein the two or more transfers are initiated from two or more distinct locations within a region; and two or more transfers from a sender to a receiver, wherein the two or more transfers are received at two or more distinct locations within a region (e.g. col 3 ln 10-40).

13. It would be obvious to one of ordinary skill in the art to combine the teachings of Tetro and Murad in order to obtain greater security in transferring funds without loss speed and efficiency.

14. Claim 16 is rejected under 35 U.S.C. 103(a) as being unpatentable over Tetro et al (US 6,095,413) in view of Murad et al (US 6,526,389).

15. Tetro discloses a method for evaluating electronic value transfers, the method comprising: accessing a money transfer record, wherein the money transfer record includes a sender identification and a receiver identification; assigning a master location identifier to the money transfer record, wherein the master location identifier is determined by one or both of the sender identification and the receiver identification; (e.g. col 4 ln 30-40).

16. Murad discloses comparing the money transfer record to a reference designator using a specified criteria, wherein one or more fields of the reference designator or the money transfer record indicate a relationship between the reference designator and the



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money transfer record; and associating the money transfer record with the reference designator (e.g. col 1 ln 35-60). Although Murad specifically describes analyzing customer behavior in the context of telecommunications, such analysis is logically applicable to any kind of remote transaction, including money transfer requests such as in the instant application.

17. It would be obvious to one of ordinary skill in the art to combine the teachings of Tetro and Murad in order to obtain greater security in transferring funds without loss speed and efficiency.

18. Claims 17-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tetro et al (US 6,095,413) in view of Murad et al (US 6,526,389).

19. Tetro discloses a method for iteratively compiling suspect money transfer activities from money transfer records, the method comprising: accessing a fast money transfer record (e.g. col 4 ln 30-40).

20. Murad discloses providing a first reference designator, wherein the first reference designator is associated with one or more of a sender identification and a receiver identification from a second money transfer record; comparing the first money transfer record to the first reference designator using a specified criteria, wherein the comparison indicates the first money transfer record is not related to the first reference designator; and creating a second reference designator, wherein the second reference designator is associated with one or more of a sender identification and a receiver identification from the first money transfer record (e.g. col 1 ln 35-60). Although Murad specifically describes analyzing customer behavior in the context of



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telecommunications, such analysis is logically applicable to any kind of remote transaction, including money transfer requests such as in the instant application.

22. Regarding claim 18-22 –

Murad discloses a method comprising: accessing a third money transfer record; comparing the third money transfer record to the first reference designator using the specified criteria, wherein one or more fields of the first reference designator or the third money transfer record indicate a relationship between the first reference designator and the third money transfer record; and associating the third money transfer record with the first reference designator; the method further comprising attaching a time stamp to the second reference designator, wherein the second reference designator expires at a future time associated with the time stamp; further comprising maintaining the first and second reference designators in a reference designator list apart from the first and second money transfer records, wherein a performance impact of the method upon a money transfer system under evaluation is reduced; wherein the reference designator list is a progressive history of money transfer relationships; wherein the specified criteria comprises a hierarchical comparison (e.g. col 1 ln 35-60). Although Murad specifically describes analyzing customer behavior in the context of telecommunications, such analysis is logically applicable to any kind of remote transaction, including money transfer requests such as in the instant application.

23. It would be obvious to one of ordinary skill in the art to combine the teachings of Tetro and Murad in order to obtain greater security in transferring funds without loss speed and efficiency.

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24. Claim 23 is rejected under 35 U.S.C. 103(a) as being unpatentable over Murad et al (US 6,526,389).

25. Murad discloses a method for evaluating electronic value transfers, the method comprising: receiving money transfer requests, wherein the money transfer requests include a user identification associated each of the money transfer requests; electronically storing records of the money transfer requests; providing the records of the money transfer requests to a fraud processing computer; and receiving an indication of a suspect money transfer request, wherein the indication includes the user identification associated with the suspect money transfer request (e.g. col 1 ln 35-60). Although Murad specifically describes analyzing customer behavior in the context of telecommunications, such analysis is logically applicable to any kind of remote transaction, including money transfer requests such as in the instant application.

26. Claims 24-26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tetro et al (US 6,095,413) in view of Murad et al (US 6,526,389).

27. Tetro discloses a system for evaluating value transfers, the system comprising: a fraud processing computer; and a computer readable medium associated with the fraud processing computer, wherein the computer readable medium comprises computer instructions executable by the fraud processing computer to access a first money transfer record (e.g. col 4 ln 30-40).

28. Murad discloses providing a first reference designator, wherein the first reference designator is associated with one or more of a sender identification and a receiver identification from a second money transfer record; compare the first money transfer

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record to the first reference designator using a specified criteria, wherein the comparison indicates the first money transfer record is not related to the first reference designator; and create a second reference designator, wherein the first reference designator is associated with one or more of a sender identification and a receiver identification from the first money transfer record (e.g. col 1 In 35-60). Although Murad specifically describes analyzing customer behavior in the context of telecommunications, such analysis is logically applicable to any kind of remote transaction, including money transfer requests such as in the instant application.

29. Regarding claims 25-26 –

Murad discloses the system wherein the computer instructions are further executable by the fraud processing computer to access a third money transfer record; compare the third money transfer record to the first reference designator using a specified criteria, wherein one or more fields of the first reference designator or the third money transfer record indicate a relationship between the first reference designator and the third money transfer record; and associate the third money transfer record with the first reference designator; the system further comprising a database associated with the fraud processing computer, wherein the first and the second reference designators are maintained on the database (e.g. col 1 In 35-60). Although Murad specifically describes analyzing customer behavior in the context of telecommunications, such analysis is logically applicable to any kind of remote transaction, including money transfer requests such as in the instant application.

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30. It would be obvious to one of ordinary skill in the art to combine the teachings of Tetro and Murad in order to obtain greater security in transferring funds without loss speed and efficiency.

31. Claim 27 is rejected under 35 U.S.C. 103(a) as being unpatentable over Murad et al (US 6,526,389).

32. Murad discloses a system for transferring value, the system comprising: a money transfer system; and a fraud processing server communicably coupled to the money transfer system, wherein money transfer records associated with the money transfer system are accessible by the fraud processing server to identify any suspect money transfers (e.g. col 1 ln 35-60). Although Murad specifically describes analyzing customer behavior in the context of telecommunications, such analysis is logically applicable to any kind of remote transaction, including money transfer requests such as in the instant application.

### ***Conclusion***

33. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

34. Downing et al (US 5,963,647) discloses a method and system for transferring funds from an account to an individual.

35. Walker et al (US 5,949,044) discloses a method and apparatus for funds and credit line transfer.

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36. Boulware (US 6,678,666) discloses a method of conducting anti-fraud electronic bank security transactions having price-date-time variables and calculating apparatus thereof.

37. Cooper et al (US 6,736,314) discloses methods and systems for transferring funds.

38. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Cristina Owen Sherr whose telephone number is 571-272-6711. The examiner can normally be reached on 8:30-5:00 Monday through Friday.

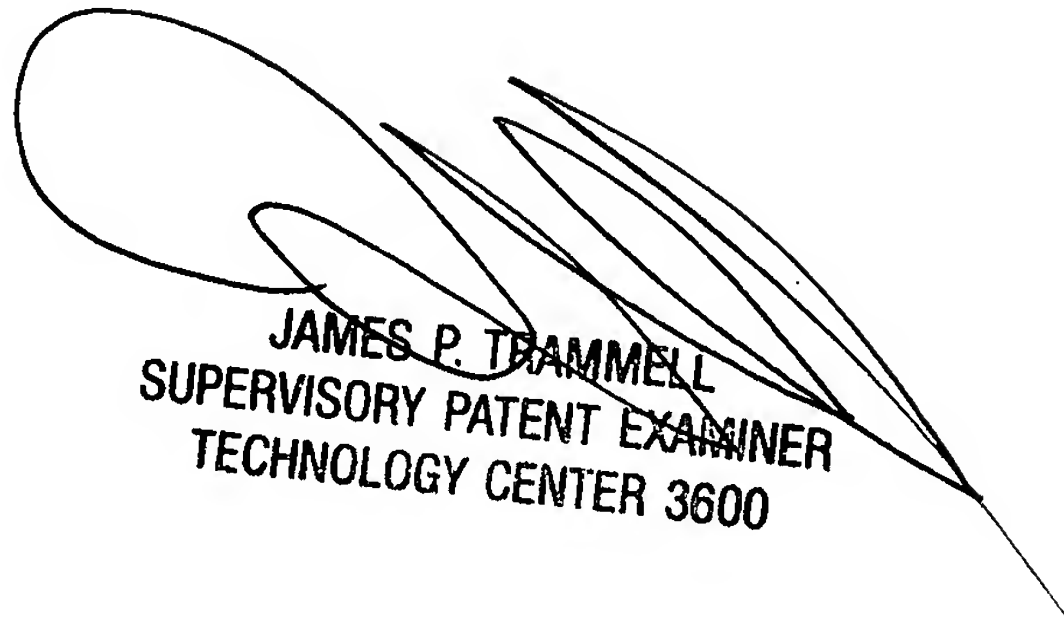
39. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

40. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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